

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Stephen C Molnar  
Debtor(s)

Case No. 20-02518-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 02, 2020

User: AutoDocket  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:**

Recip ID	Recipient Name and Address
db	+ Stephen C Molnar, 28 Charles Street, Highspire, PA 17034-1014
cr	+ U.S. Bank National Association, as indenture trust, c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5353743	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
5360008	+ CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5353746	+ Firestone/Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
5353751	+ Select Portfolio Servicing, 3815 S West Temple, Ste 2000, Salt Lake City, UT 84115-4412
5354793	+ Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5353753	Target, PO Box 660170, Dallas, TX 75266-0170
5353754	USAA, PO Box 65020, San Antonio, TX 78265-5020
5357195	+ USAA Federal Savings Bank, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 19:14:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5353744	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 02 2020 19:14:24	Capital One, PO Box 70884, Charlotte, NC 28272-0884
5353745	Email/Text: mrdiscen@discover.com	Oct 02 2020 18:58:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
5355777	Email/Text: mrdiscen@discover.com	Oct 02 2020 18:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5353747	Email/Text: nwilliamson@foundationfinance.com	Oct 02 2020 18:59:00	Foundation Finance, PO Box 3148, Hicksville, NY 11802-3148
5356436	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 18:59:00	Foundation Finance Company, C/O Weinstein & Riley, PS, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132
5353748	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 19:14:00	Lowes, PO Box 981064, El Paso, TX 79998-1064
5353749	Email/Text: camanagement@mtb.com	Oct 02 2020 18:59:00	M&T Bank, PO Box 64679, Baltimore, MD 21264-4679
5356342	Email/PDF: cbp@onemainfinancial.com	Oct 02 2020 19:14:22	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5353750	Email/PDF: cbp@onemainfinancial.com	Oct 02 2020 19:14:22	Onemain, PO Box 742536, Cincinnati, OH 45274-2536
5353752	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 02 2020 18:59:00	Sportsman's Guide, PO Box 659569, San Antonio, TX 78265-9569
5354246	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 19:14:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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Total Noticed: 24

5362786 + Email/Text: bncmail@w-legal.com

Oct 02 2020 18:59:00

TD Bank USA, N.A., C O WEINSTEIN &  
RILEY, PS, 2001 WESTERN AVENUE, STE  
400, SEATTLE, WA 98121-3132

5356592 Email/Text: jennifer.chacon@spservicing.com

Oct 02 2020 18:59:00

U.S. Bank National Association, c/o Select  
Portfolio Servicing, Inc., P.O.Box 65250, Salt  
Lake City, UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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	on behalf of Creditor Foundation finance company bnicholas@kmlawgroup.com
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Charles J DeHart, III (Trustee)	
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	TWecf@pamd13trustee.com
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Daniel Philip Jones	
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	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3 djones@sterneisenberg.com, bkecf@sterneisenberg.com
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James H Turner	
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	on behalf of Debtor 1 Stephen C Molnar pat@turnerandoconnell.com
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Rebecca Ann Solarz	
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	on behalf of Creditor Foundation finance company bkgroup@kmlawgroup.com
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United States Trustee	
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	ustpreion03.ha.ecf@usdoj.gov
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TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

STEPHEN C. MOLNAR

CHAPTER 13

CASE NO.:

  X   Original Plan

Number of Motions to Avoid Liens

Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ [Enter text here](#) (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$59,437.27 plus other payments and property stated in § 1B below:

<b>Start mm/yyyy</b>	<b>End mm/yyyy</b>	<b>Plan Payment</b>	<b>Estimated Conduit Payment</b>	<b>Total Monthly Payment</b>	<b>Total Payment Over Plan Tier</b>
9/2020	8/2025	\$990.63		990.63	
				Total Payments:	\$59,437.27

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE:  
☒ Debtor is at or under median income.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ [Enter text here](#). (Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☐ X No assets will be liquidated.

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ [Enter text here](#) from the sale of property known and designated as [Enter text here](#). All sales shall be completed by [\(Date\)](#). If the property does not sell by the date specified, then the disposition of the property shall be as follows: [Enter text here](#)
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: [Enter text here](#)

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check one.*

☒ None.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

☐ None.

- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account
M&T Bank	Camper	0001
Select Portfolio	28 Charles Street	7422
USAA	2009 Toyota Highlander	

### C. Arrears (Including, but not limited to, claims secured by Debtor's

**principal residence). Check one.**

☒ None.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None.

**F. Surrender of Collateral. Check one.**

☒ None.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

☒ None.

### **3. PRIORITY CLAIMS.**

#### **A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ 0 already paid by the Debtor, the amount of \$ 4,000 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ [Enter text here](#) per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney.

Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☐ None.

☐ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.**

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.***

☒ None.

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: [Enter text here](#)

Level 2: [Enter text here](#)

Level 3: [Enter text here](#)

Level 4: [Enter text here](#)

Level 5: [Enter text here](#)

Level 6: [Enter text here](#)



Level 7: [Enter text here](#)

Level 8: [Enter text here](#)

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated:

/s/ James H. Turner  
Attorney for Debtor

/s/ Stephen C. Molnar  
Stephen C. Molnar

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.